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and Victor Stamp News

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Gordon H. Crouch

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THE EDITOR'S VIEWS.

Well! well! Here I am again. I suppose that some of you folks thought this little "Philatelic Free-Lance" had died, been mourned for, and buried. But you see, good people, you were wrong.

I will not hurt you by letting out a broadside of reasons, excuses or apologies. Just simply say that partly because of my former printer's faults and partly through my own neglect and rush of other business, was unable to get any issues out since June. Still, here I am, and with a more creditable production.

I had seriously considered enlarging to 6 x 9, but it is my aim to give you a stamp magazine that will "fit your pocket," both as to price and size.

So just send me that 25c. for a year's sub. You will enjoy it and I will appreciate it. "Help roll the old chariot along, boys," as the song says.

Two of America's prominent stamp magazines, namely, "The Philatelic Gazette," of New York, and the "Philadelphia Stamp News," of Philadelphia, Pa., have been the recipients of honors at the great Philatelic Exhibition at Vienna, Austria. It augurs well for the future of Philatelic journalism when two of our stamp publications have been so signally recognized.

The June name competition still holds good, as the magazine is only being sent out now. You have a good chance, so rush in your answer.

Judging by the veritable flood of auctions, this season promises to be exceedingly active. I wonder if there is any danger of carrying this department of Philately too far? In this connection, I would like to draw your attention to a communication in the "Letter-Box." Read it and let me have your opinion about it.

What do you think of the little article on Montenegro? I aim to have a short, interesting sketch of some country each month.

If there is anything you want to ask about stamps let me hear of it. If I do not know what you want, I'll find out. Pretty fair offer, eh?

AMERICAN IDEAS IN MONTENEGRO TOWNS

Interesting Information About a Little Known Country.

King Nicholas og Montenegro ascribes to the United States, more than to any other country, the marvelous change that has come over the people of the Black Mountain during the last 15 or 20 years: a change which has converted his capital, Cettinje, and the city of Podgovitsa, from mere villages, of picturesque-looking but semi-barbarous mountaineers, into western cities, with motor cars, streets brilliantly lighted by electricity, a trolley system, theatres, and residential palaces. According to the King, there are at present no less than 30,000 Montenegrins in the States, most of them doing remarkably well, as miners, masons, etc. They do not become naturalized, but live thriftily, saving up their money, and then return to Montenegro, with sums that are regarded there as considerable fortunes. Those thus returning to Montenegro to live, are so accustomed to American conveniences and luxuries, and modes of life, that they are dissatisfied with what they find at home; and, accordingly, insist upon the inauguration in Montenegro of all sorts of American notions — notions which are serving to transform the country, and, above all, its people.

The King looks upon this transformation with mixed feelings. For while he realizes the economic advantages accruing to the country, notably in connection with the development of its mineral wealth, through Americanized native enterprise, and likewise appreciates the money brought into Montenegro from America, in the shape of the savings of the returning emigrants, he is also alive to the fact that the wanderers bring back with them ideas that are subversive of authority, that is to say, of the monarchical form thereof, such as he has been in the habit of enforcing.

Until now the constitution and the parliamentary forms of government, which he granted with much flourish of trumpets a couple of years ago, have remained a mere figure of speech, and Nicholas has continued to rule, as constitutional King, in quite as

autocratic and patriarchal a manner as when he was mere Prince of Montenegro.

It is doubtful whether there will be any revolution in his days, but it may safely be taken for granted that his eldest son, Crown Prince Danilo, who possesses neither the prestige, nor the ability, nor the popularity of his father, will not be allowed by those Montenegrins who have lived in America, to govern them in the same way. They will insist on their civic and political rights, and as human life is held singularly cheap in that part of Europe, and the laws, instead of forbidding the carrying of weapons, exact that every man should go armed, popular disturbances will certainly be marked by much bloodshed.

THE NEW STAMP.

(C. E. B., in the London Evening News.)

Who is this whose face I see
  On this garish penny stamp?
Is it someone known to me?
  Much I wonder as I damp
The adhesive that I better
May affix it to my letter.

Is it Mr. Samuel,
  P. M. G., who saves the cash?
As I do not know him well
  I declare it would be rash
To proclaim this blurry gent meant
For his counterfeit presentment.

Is it Asquith, Haldane, Grey,
  Or, more probably, John Burns?
Really, now I couldn't say.
  I decide on all by turns,
But as each one is selected,
He is just as soon rejected.

What! You say it is the King?
  Do not talk such stuff, I beg.
No, I tell you, no such thing.
  Do not try to pull my leg,
For I saw King George quite lately
And he can't have changed so greatly.

Fiscals or Postage Stamps

(continued)

One can get together quite a respectable show of fiscals and telegraphs at a merely nominal figure, though as time goes on and the study of fiscal stamps becomes more popular (and it is becoming more popular every day) prices will necessarily rise in obedience to the inexorable law of supply and demand.

We have heard it said by many persons unfamiliar with the circumstances under which fiscal stamps are issued and used, that many stamps of high face value are issued for fiscal purposes only, and that these in the used condition must be very rare indeed.

This is quite a mistake, for whereas a high value postage stamp is usually worth in the used condition more than half its face value, yet a great many high value fiscals are to be obtained at absurdly low prices. The reason is plain. Fiscal stamps of high value are being used by solicitors and bankers and merchants every day and every hour. This is mentioned by way of showing the intending collector of these most interesting stamps that, unlike the philatelist proper, he has not the fear of high values and bloated prices constantly before him.

Original gum is a matter of primary importance in connection with the fiscal stamps. Without original gum no fiscal described as unused can be relied upon to be what it is represented to be. Revenue stamps placed upon documents frequently escape cancellation altogether, yet the stamp having fulfilled the purpose for which it was intended cannot properly be called unused on account of the mere absence of a cancellation.

Fiscals, however, are not very extensively collected in the unused condition. Only a modern Croesus could ever hope to approach completion in the matter of unused fiscal stamps, for not only do the face values run into higher figures than those of postage stamps, but also the specimens are very difficult to obtain in the unused condition. Of course this may not always be so. A time will come (we can see it

coming) when fiscal stamps will enjoy almost the same universal favor as postage stamps, and then it will be a comparatively easy matter to obtain supplies of the current fiscal issues. Of many of the obsolete stamps it will be (nay, it is already a matter of utter impossibility to secure unused specimens with original gum. Besides, all stamp collectors are already collectors of fiscals and telegraphs! It seems a bold thing to say, and doubtless many Philatelists reading this magazine will be disposed to contest this statement, but what are the facts? Let us take as a familiar instance the five pound English postage stamp already alluded to. Your millionaire collector would probably embellish his album with one or two unused blocks of five pound stamps, but then we are not all millionaires. Nevertheless, for the sake of completeness we must all have a specimen of the five pound stamp; so we buy one for about two pounds, a used specimen, of course. But how used? In nine cases out of ten the English five pound postage stamp is not used for postal purposes at all, but is used as a telegraph stamp, and receives the telegraphic cancellation. Now the millionaire philatelist who purchases an unused specimen is on safe ground. His stamp is a postage stamp right enough, although as a matter of strict fact, being available for telegraphic and revenue purposes as well as postage, it is a postal, fiscal, telegraph! But with the many collectors who secure specimens of this kind of stamp with telegraphic cancellation at prices ranging 30 shillings upwards, the boot is on the other foot. They are collecting telegraph stamps, pure and simple, although they may not be disposed to admit it.

Again, let us turn to that very large and ever-increasing class of stamps known as "postal fiscals." These in the unused state are unquestionable fiscals; only when they have actually done postal duty and received postal cancellation can they be said to have lost their fiscal character. Yet many postalists, for the sake of uniformity, admit into their albums unused specimens of these stamps; and many such are the men who would be most likely to repudiate, perhaps even resent, any suggestion to the effect that they collected fiscal stamps. As instances of the postal

fiscals that are to be seen in so-called postal collections in the unused state we may mention the "stamp duty" issues of Victoria and the "Inland Revenue" surcharges of British Guiana, Grenada and other colonies. You may even find in many postal albums, fiscally used specimens of these stamps. Then, indeed, the reductio ad absurdum is reached.

All that can be said in favour of the fiscal stamps applies with additional force to telegraphs. Of course, telegraph stamps have always been more or less studied by American Philatelists. The same thing is observable to a greater or less extent in most other countries employing these stamps, but so far it has always been a case of a man going in for fiscals and telegraphs of his own country only. The stamps are to be picked up, not always in abundance, but generally at very low prices. Their rarity (and many of them are undoubtedly scarce) is not yet realized. Telegraphic collection is in its infancy, but a very healthy, vigorous infancy, indeed.

Telegraph stamps reveal a variety of design and shape and such like characteristics that is richer even than the multitudinous types of fiscal stamps.

There is one strong inducement to telegraph collecting which cannot be claimed for either fiscals or postals. Telegraph stamps are a diminishing quantity. This must not be taken to mean that telegraph stamps are in the habit of disappearing, although that may conceivably happen when one's collection is needlessly exposed within the reach of unscrupulous persons. What we mean to convey is that while new postage stamps are appearing weekly, almost daily, telegraphs (and the same thing applies to certain kinds of fiscals) are increasing at a very diminished rate, and in the case of many countries are being abandoned altogether. In Great Britain, as the reader knows, there are now no telegraph stamps whatever, it being recognized by the authorities that a department which controls both posts and telegraphs does not need to issue two distinct classes of stamps. The ordinary penny postage stamp of the current issue is good also for telegraphic or Inland Revenue purposes. Thus the collector of postage stamps, in such case, as the stamps of Great Britain and other countries that are

continued on page 10

DO YOU WANT A BARGAIN?

HERE'S THE REAL THING!

EXCEL THEM? IMPOSSIBLE!

EQUAL THEM? JUST TRY IT—IT'S DIFFICULT.

An exceptional offering of popular stamps. Fine French, British and Portuguese colonies; surcharges, provisionals and other good things. We give you an ironclad guarantee of satisfaction. Your order can prove it. Each one a snap.

CONTINENTAL SETS.

Europe	19th	Century,	300	diff.,	only	$ .83
"	19th	"	500	"	"	2.09
"	20th	"	100	"	"	.22
"	20th	"	200	"	"	.54
Asia	19th	"	50	"	"	.18
"	19th	"	100	"	"	.53
"	20th	"	50	"	"	.16
"	20th	"	75	"	"	.57
Africa	19th	"	50	"	"	.27
"	19th	"	75	"	"	.62
"	20th	"	30	"	"	.13
"	20th	"	50	"	"	.32
N. America	19th	"	75	"	"	.23
"	19th	"	125	"	"	.66
"	20th	"	50	"	"	.12
"	20th	"	100	"	"	.44
Cent. America	19th	"	40	"	"	.28
"	19th	"	75	"	"	1.19
"	20th	"	35	"	"	.22
"	20th	"	60	"	"	.89
S. America	19th	"	50	"	"	.19
"	19th	"	100	"	"	.64
"	20th	"	40	"	"	.22
"	20th	"	75	"	"	.56
Oceania	19th	"	30	"	"	.09
"	19th	"	50	"	"	.33
"	20th	"	30	"	"	.13
"	20th	"	55	"	"	.64

STERLING SUPPLY CO., TORONTO, CANADA.

Continued from page 8

folowing her lead in this important respect, is also involuntarily collecting telegraph and fiscal stamps. Spain for many years has issued a stamp that is good for either postage or telegraphic purposes, as the inscription "Correos y telegraphos" indicates, and in many other countries the special stamp for telegraphic use has been allowed to lapse. (To be continued)

THE PESSIMIST'S PAGE.

The man who won't do business the way his customers prefer is likely soon to have no business to do.

The man who has plenty of horse sense never makes an ass of himself.

A beautiful illustration of the force of habit is the way some stamp dealers run the self-same announcements week after week, or month after month, with never a thought of making a change of copy.

Any man can make a living, but so few have learned to live.

Most of the leaks in the stamp business (and any other business) are the result of trying to fit round pegs in square holes.

Some men talk without getting anywhere in particular. Aiming at nothing, they hit their mark; and some of the contents of many of our stamp journals are like them. Just so many ink marks that fill up space.

The reason why men who mind their own business succeed is because they have very little competition.

Is stamp advertising overdone? No chance: it is mostly underdone, and some of it is pretty raw at that.

Some headings, such as "Special Bargain in Stamps," followed by a long list of Central American rubbish and like stuff, reminds me of a soft head under a silk hat.

STAMPS, 105 *China, Egypt, &c., Stamp Dictionary. List of* **3000** *Bargains and Coupons,* **2c.** *Large Album to hold* **1200** *stamps,* **10c.** *Better ones,* **18c. 30c. 90c.** *Illust. Catalog pricing the stamps of all nations,* **12c.** *Wholesale, retail. Agts. wntd., 50 p. c. Direct importers; album manufacturers. BARGAINS*
A. BULLARD & CO., STA. A, *Dep. D* **BOSTON**

1000 SPLENDID STAMPS 10c

A Marvelous Offer for a short time only

These stamps are collected by foreign missionary societies and contain an excellent mixture. In each packet will be also found the following scarce

Pictorial Tunis, Chili, (new issue) **China British Colonials, &c.**

Postage abroad 8c extra. Please mention International Collector

H. C. WATKINS

GRANVILLE ROAD, BARNET, ENGLAND

I Make $30.00 to $50.00 Weekly Mailing Circulars for others. I will start you in the same profitable business for 25c (coin or money order). If you are already in the Circular mailing business and are not making good, my method will show you the way to real success. I mail more circulars than any mailer in America, and can furnish best of references. My instructions are copywrighted by me.

Edward J. Doyle Box 745 A 75 Mobile, Alabama

OUR GREAT DOLLAR SNAP

Contains 8 sets of fine desirable stamps including ONLY Curacao, Abyssinia, Dominicana, Nigeria, Ecuador, Venezuela 1901, and INDIAN QUEEN, 2, 3 and 5 Rupees.
Fine used, sure, on SERVICE (usual $2) The whole bunch catalogs over $6.60 but we will send them postpaid for $1.

$6.60 Catalog for $1!

WARD AMERICAN HOUSE, Booth St., (A.P.S.) Piccadilly, MANCHESTER, ENG.

THE LETTER BOX.

Detroit, Mich.

Editor of "International Collector,"
Toronto, Canada.

Dear Sir,—

May I be allowed to draw attention to what I consider a dangerous tendency in American Philately, namely, the multiplicity of auction firms and the large number of sales taking place at present, as well as those projected for the near future. I think, myself, that this cannot but effect the regular retail trade and approval business. So many are auction buyers that they neglect the regular bona fide dealer. Also, the continual stream of offerings tends to the cutting of prices, of the ordinary class of stamps. I know of one man in particular, who, through receiving such a large number of auction catalogues, has cut his bids considerably, as well as dropped his ordinary buying by retail. This I hold to be far from a beneficial condition for the regular stamp trader, and if not checked will certainly tend to the lowering of stamp prices and the decrease of our already too few reputable stamp firms.

Thanking you for your valuable space,

I remain,

F. W.

THROUGH AN OPTIMIST'S OPTICS.

When you try to pull a cheap "peelable" hinge from a $2 stamp, and "peel" the stamp instead, don't swear, but kick yourself and buy a decent hinge.

You've got to get up early if you hope to catch the worm;

You've got to antidote the thing we call the "lazy germ;"

You've got to back your "dreaming" with that broad, exultant grin

That the kid wears "goin' swimmin'" just before he plunges in.

To advertise your stamps is good, that's if you do it right,

But it has some things in common with our old friend dynamite—

The timid, shrinking brother, just as like as not gets killed

While the bold but crafty user gets his money-basket filled.

SOMETHING NEW

FINGER IN BOX TRICK –Greatest Trick of the 20th Century. Will fool them all including the wise guy. Show it to your friends (your girl included) They will nearly take a fit. You can have more fun with this than a band of monkeys. Handsomely printed and illustrated instructions with each. Price 25 cents postpaid. No stamps.

FRANK LOHMER. Stillwater, Minn. U.S. A.

COLLECT YOUR OWN ACCOUNTS

Our collection method will do it. Your customer is under the impression that an attorney has the account for collection, while you handle same for yourself. Most unique collection method ever devised Complete set of forms, collection records, official envelopes and full instructions for 20c. 10 sets, $1.50.

Inter-Provincial Collections, Toronto, Canada

THE WEYGANDT SYSTEM
of Circular Mailing

Is positively one of the greatest advances in this popular form of advertising. By use of The Weygandt System you can have your advertising matter mailed with promptness and dispatch that no other firm can equal, and to guaranteed list of names.

When you have advertising matter you want mailed, mail it through The Weygandt System and you are assured that it receives the best service in the land.

Avoid those so called Circular Mailers who are irresponsible and unreliable. Distribute your Circulars through The Weygandt System and you'll get results.

RATES

Circulars, up to 6 x 9 ... $2.00 per M
" " " " .20 " 100

Buckeye Advertising Co.

74 Spink Street **Wooster, Ohio**

A PLEA FOR PROOFS AND ESSAYS.

(Concluded.)

But do not imagine that these are the sole good qualities of proofs, as we have yet to come to their chief claim, namely, that proofs show the engravers' skill to the very finest advantage, owing to the fact that they are the first impressions taken from the new plate, before the plate has been subjected to any hard wear and tear.

There is yet another very important point, which most collectors do not seem to thoroughly comprehend, and that is, the extreme rarity of several proofs and essays.

Take an example to illustrate this remark. A postage stamp may be catalogued at $5, and the proof of this very identical stamp is offered at $2, regardless of the fact that the proof is twice as rare as the actual postage stamp! Is this not sufficient testimony as to the unpopularity of proofs? There can be no two opinions that several proofs are, in reality, much rarer than a "Post Office" Mauritius stamp, and yet unpopularity—and unpopularity only—accounts for the fact that the rarest proofs are nothing more than dregs on the market! Proofs and colour-trials are, as a rule, very difficult to obtain, so do not be under the delusion that you will obtain any proofs at the first dealer's shop you enter, or you will, in nine cases out of ten, be disappointed. If you happen to fall in with some proofs of your favourite country, do not hesitate to buy them, as delaying will mean losing them for ever, that is to say, if they are at all scarce.

There are, of course, quantities of proofs which are fairly common and cheap, but these are the minority, and, shall we say, the exception to the rule?

It is the general opinion of well-informed philatelists that proofs and essays are the "boom" of the future, and it is quite certain that the day is not far distant when the craze for proofs of all kinds will be the matter of the moment, and then we shall see the wise ones complimenting their foresight.

Those collectors and specialists who wish to add a few proofs to their "favourites" should lose no time, as, when the wind changes, prices will also change!

S. C. F.

NEW, CRISP, RELIABLE STAMPS AT CLEAN, HONEST DESIRABLE PRICES.

Values Here in Abundance. Secure Them Now, Before They Are Gone.

	Cat.	No.			Cat.	No.
Guatemala	26	.04	"		95	.02
"	27	.05	"		109	.03
"	28	.07	"		110	.03
"	29	.07	"		112	.03
"	30	.08	"		113	.05
Hayti	89	.02	"		115	.08
"	90	.02	"		116	.10
"	91	.03	Turkey		343	.01
"	92	.03	"		344	.01
"	93	.03	"		345	.01
"	94	.10	"		346	.02
"	95	.20	"		347	.06
Nyassa	26	.01	"		349	.01
"	27	.02	"		350	.01
"	28	.02	"		351	.01
"	29	.02	"		352	.01
"	30	.02	"		353	.06
"	31	.03	Cape of G. H.		54	.02
"	32	.04	"		58	.05
"	33	.06	"		65	.02
"	34	.07	"		67	.02
"	35	.07	"		68	.02
"	36	.07	"		69	.02
"	37	.07	"		70	.03
"	38	.07	China		71	.10
Patiala	69	.02	"		72	.30
"	70	.02	Austria		124	.10
"	71	.02	East Africa		33	.02
"	72	.03	Germany		92	.06
Siam	60	.08	N. Nigeria		16	.65
"	74	.02	S. Nigeria		32	.02
"	75	.02	S. Nigeria		33	.02
"	76	.03	Sierra Leone		91	.02
"	77	.02	Sts. Settlements		139	.10
"	79	.03	Transvaal		230	.05
"	80	.05	"		238	.02

STERLING SUPPLY CO. ,TORONTO, CANADA.

Your money back. That is our answer to any question on the quality of our stamps. We leave it to you. If we cannot please you we don't deserve your patronage.

PRINTING
OUR SPECIAL OFFERS

1000 Circulars Printed for 60c

We will print 1000 Circulars, size 3½ x 6 100 words or less for 60c postpaid. If you will let us print our ad on back of same for which we pay commission to you on each order received. All good paper used and nicely printed.

200 ENVELOPES NOTEHEADS **$1.00**

For $1.00 we will print and send prepaid 200 Good White Envelopes size 6¾, and 200 Fine White Note-Heads, size 6x9. We aim to please by being prompt, giving good work and use good paper. Make your copy plain and send in your order to-day.

1000 CIRCULARS PRINTED SIZE 3½ X 6 100 WORDS OR LESS **85c**

Printed on good paper and sent prepaid, 5000 for $3.25. We can print anything you may need in the mail order business or any other business. If in need of printing write us for estimate. We can save you money and guarantee satisfaction. Give us a trial.

500 ENVELOPES LETTER-HEADS STATEMENTS **$3.25**

Sent prepaid to any part of the United States.

THE BOSTON PRINTING CO.

926 GALENA STREET MILWAUKEE, WIS.

PHILATELISTS Are you protected?

When mailing stamps, etc., do you know positively that the package will ever reach its destination? Do you know that thousands of packages go astray yearly?

But why worry when you can fully protect yourself under the Parcel Post Policy at less cost than Registration Fees.

OUR PROPOSITION IS PARTICULARLY ATTRACTIVE TO PHILATELISTS, AND OUR OBJECT IS TO REACH YOU ALL.

Why not write us for full particulars and descriptive matter?

PROVIDENCE WASHINGTON INSURANCE CO.,
Wm. H. McGee, Agent.
77 Beaver Street. **New York, N.Y.**

IMPERIAL FALL SPECIALS.

		Price
Cuba—		
	50c. gray and black, Scott No. 238, Cat. 40c,..	$ .10
	Per 10 copies	.85
	Per 100 copies	7.50
Canada—	1859 1c. rose, cat. 12c.	.05
	5c. red, cat. 6c.	.03
1868	3c. red, cat. 8c.	.03
	3c. dark red, cat. 12c.	.05
1872	1c. orange, cat. 15c.	.06
1897	5c. blue jubilee, each	.08
	8c. dull violet jubilee, used	.14
	8c. dull violet jubilee, unusued	.16
	$2 purple jubilee, cat. $1.50	.65
1882	½c. black, block of four, unused	.10
1897	½c. black M.L., block of four, unused..	.08
1898	½c. black, block of four, unused	.04
1908	1c. green, Quebec, unused, each	.02
	50c. purple, King, fine, each	.08
	50c. purple, King, seconds, each	.04
Bolivia, 94, 1c to 100c. (7 varieties), set		.10
Canada, 50 varieties		1.10
Hayti, 1896, 1, 3, 5, 7, and 20c.		.15
Hayti, Nos. 96—101, imperf. (Cat. $2.00)		.55
Persia, 25 varieties (cat. 90c.)		.30
Spain, 50 varieties		.25
Special Imperial Hinge per 1,000		.10

(Send 2c. stamp for good sample.)

The Imperial Stamp Co., 189 Havelock St., Toronto, Can.

Absolutely Free

If you will send us only 30c for three of these Bargain Offers we will present you, ABSOLUTELY FREE, with the other one. Thus you will get all four for the price of three. This Special Bargain Offer is made to get names for our mailing list. **Send your order now, before you forget.**

THE SMALLEST BIBLE

on Earth! Size of postage stamp, New Testament Illustrated; 200 pages; sample 10c; per doz 75c. AGENTS WANTED The biggest wonder of the Twentieth Century. **10c**

8 BIG FAMILY GAMES

consisting of Checkers, Chess, Dominoes, New Game of Authors, Fox and Geese, Nine Men Morris, The Spanish Prison, and the Game of Flirtation, all for 10c. Best value. **10c**

LODGE TALKS Tells you what to say when called upon in a meeting of any kind. Will make you a good speaker Every man should have a copy of Lodge Talks. **10c**

The Funniest Paper on Earth

The Mars Planet tells about unexplored lands on the Planet of Mars and what this world will be two hundred years from now. Side-splitting throughout. AGENTS WANTED. Sample copy. **10c**

ALL FOR 30c. POSTAGE 2c

STERLING SUPPLY CO.

TORONTO CAN.

KONSIDER THE KAT

Nine times out of ten she can whip anything twice her size. And yet there's nothing to her except quick thinking, quick action, and almost maniacal intensity.

DOCKRELL

IF

there is one enterprise on earth that a "quitter" should leave severely alone, it is advertising. To make a success of advertising, one must be prepared to stick like a barnacle on a boat's bottom. He should know before he begins it that he must spend money—lots of it. Somebody must tell him that he cannot hope to reap results commensurate with his expenditure early in the game.

JOHN WANNAMAKER